

In re:
Chinelle Monique Ballard
Debtor

Case No. 23-13491-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Oct 25, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 6

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db	Chinelle Monique Ballard, 6414 Callowhill St, Philadelphia, PA 19151-4009
14840526	+ Midfirst Bank, c/o Mark A. Cronin, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 26 2024 01:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2024 01:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14845265	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2024 00:57:42	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14840390	^ MEBN	Oct 26 2024 00:27:01	MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Chinelle Monique Ballard help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co m; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Chinelle Monique Ballard	<u>Debtor(s)</u>	CHAPTER 13
MIDFIRST BANK	<u>Moving Party</u>	NO. 23-13491 AMC
vs.		
Chinelle Monique Ballard	<u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. Debtor is current on post-petition payments on the mortgage held by Movant on Debtor's residence located at 6414 Callowhill Street, Philadelphia, PA 19151.
2. Debtor shall maintain monthly mortgage payments to Movant beginning with the payment due November 1, 2024, and continuing thereafter.
3. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.
4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this Stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).
5. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.
6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

8. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 18, 2024

By: /s/ Denise Carlon

Denise Carlon, Esq.
Attorney for Movant

Date: October 21, 2024

/s/ Michael A. Cibik

Michael A. Cibik, Esq.
Attorney for Debtor

No Objection

Date: October 22, 2024

/s/ LeeAne O. Huggins

Kenneth E. West
Chapter 13 Trustee

Approved by the Court this 25th day of October, 2024. However, the Court retains discretion regarding entry of any further order.



Chief Bankruptcy Judge
Ashely M. Chan